Illinois Essential Health Benefit Disclosure

Employer Name:	Alston Construction Company, Inc.
Employer State of Situs:	California
Name of Issuer:	Allied/BCBS
Plan Marketing Name:	HDHP Plan
Plan Year:	2026

Ten (10) Essential Health Benefit (EHB) Categories:

- Ambulatory patient services (outpatient care you get without being admitted to a hospital)
- Emergency services
- Hospitalization (like surgery and overnight stays)
- Laboratory services
- Mental health and substance use disorder (MH/SUD) services, including behavioral health treatment (this includes counseling and psychotherapy)
- Pediatric services, including oral and vision care (but adult dental and vision coverage aren't essential health benefits)
- Pregnancy, maternity, and newborn care (both before and after birth)
- Prescription drugs
- Preventive and wellness services and chronic disease management
- Rehabilitative and habilitative services and devices (services and devices to help people with injuries, disabilities, or chronic conditions gain or recover mental and physical skills)

	2020-2025 Illinois Essential Health Benefit (EHB) Listing (P.A. 102-0630)			
Item	EHB Benefit	EHB Category	Benchmark Page # Reference	Benefit?
1	Accidental Injury Dental	Ambulatory	Pgs. 10 & 17	Yes
2	Allergy Injections and Testing	Ambulatory	Pg. 11	Yes
3	Bone anchored hearing aids	Ambulatory	Pgs. 17 & 35	Yes
4	Durable Medical Equipment	Ambulatory	Pg. 13	Yes
5	Hospice	Ambulatory	Pg. 28	Yes
6	Infertility (Fertility) Treatment	Ambulatory	Pgs. 23 - 24	Partial - Benefits are provided for the diagnosis and treatment of the cause of infertility, including professional, hospital, ambulatory surgery center, and related services to diagnose and treat the cause of infertility.
7	Outpatient Facility Fee (e.g., Ambulatory	Ambulatory	Pg. 21	Yes

8	Outpatient Surgery Physician/Surgical Services (Ambulatory Patient Services)	Ambulatory	Pgs. 15 - 16	Yes
9	Private-Duty Nursing	Ambulatory	Pgs. 17 & 34	Partial – Private Duty Nursing is only covered as part of an authorized hospice program.
10	Prosthetics/Orthotics	Ambulatory	Pg. 13	Yes
11	Sterilization (vasectomy men)	Ambulatory	Pg. 10	Yes
12	Temporomandibular Joint Disorder (TMJ)	Ambulatory	Pgs. 13 & 24	Yes
13	Emergency Room Services (Includes MH/SUD Emergency)	Emergency services	Pg. 7	Yes
14	Emergency Transportation/ Ambulance	Emergency services	Pgs. 4 & 17	Yes
15	Bariatric Surgery (Obesity)	Hospitalization	Pg. 21	Yes
16	Breast Reconstruction After Mastectomy	Hospitalization	Pgs. 24 - 25	Yes
17	Reconstructive Surgery	Hospitalization	Pgs. 25 - 26, & 35	Yes
18	Inpatient Hospital Services (e.g., Hospital Stay)	Hospitalization	Pg. 15	Yes
19	Skilled Nursing Facility	Hospitalization	Pg. 21	Yes
20	Transplants - Human Organ Transplants (Including transportation & lodging)	Hospitalization	Pgs. 18 & 31	Yes
21	Diagnostic Services	Laboratory services	Pgs. 6 & 12	Yes
22	Intranasal opioid reversal agent associated with opioid prescriptions	MH/SUD	Pg. 32	Yes
23	Mental (Behavioral) Health Treatment			
	(Including Inpatient Treatment)	MH/SUD	Pgs. 8 -9, 21	Yes
24	,	MH/SUD MH/SUD	Pgs. 8 -9, 21 Pg. 21	Yes
24 25	(Including Inpatient Treatment)	-		
	(Including Inpatient Treatment) Opioid Medically Assisted Treatment (MAT) Substance Use Disorders (Including Inpatient	MH/SUD	Pg. 21	Yes
25	(Including Inpatient Treatment) Opioid Medically Assisted Treatment (MAT) Substance Use Disorders (Including Inpatient Treatment)	MH/SUD MH/SUD	Pg. 21 Pgs. 9 & 21	Yes
25 26	(Including Inpatient Treatment) Opioid Medically Assisted Treatment (MAT) Substance Use Disorders (Including Inpatient Treatment) Tele-Psychiatry Topical Anti-Inflammatory acute and chronic	MH/SUD MH/SUD	Pgs. 9 & 21 Pgs. 9 & 21 Pg. 11 Pg. 32 See AllKids Pediatric Dental	Yes Yes Yes
25 26 27	(Including Inpatient Treatment) Opioid Medically Assisted Treatment (MAT) Substance Use Disorders (Including Inpatient Treatment) Tele-Psychiatry Topical Anti-Inflammatory acute and chronic pain medication	MH/SUD MH/SUD MH/SUD MH/SUD	Pg. 21 Pgs. 9 & 21 Pg. 11 Pg. 32	Yes Yes Yes Yes
25 26 27 28	(Including Inpatient Treatment) Opioid Medically Assisted Treatment (MAT) Substance Use Disorders (Including Inpatient Treatment) Tele-Psychiatry Topical Anti-Inflammatory acute and chronic pain medication Pediatric Dental Care	MH/SUD MH/SUD MH/SUD MH/SUD Pediatric Oral and Vision Care	Pg. 21 Pgs. 9 & 21 Pg. 11 Pg. 32 See AllKids Pediatric Dental Document	Yes Yes Yes Yes No
25 26 27 28 29	(Including Inpatient Treatment) Opioid Medically Assisted Treatment (MAT) Substance Use Disorders (Including Inpatient Treatment) Tele-Psychiatry Topical Anti-Inflammatory acute and chronic pain medication Pediatric Dental Care Pediatric Vision Coverage	MH/SUD MH/SUD MH/SUD MH/SUD Pediatric Oral and Vision Care Pediatric Oral and Vision Care Pregnancy, Maternity, and Newborn	Pgs. 9 & 21 Pgs. 11 Pg. 32 See AllKids Pediatric Dental Document Pgs. 26 - 27	Yes Yes Yes Yes No No
25 26 27 28 29	(Including Inpatient Treatment) Opioid Medically Assisted Treatment (MAT) Substance Use Disorders (Including Inpatient Treatment) Tele-Psychiatry Topical Anti-Inflammatory acute and chronic pain medication Pediatric Dental Care Pediatric Vision Coverage Maternity Service	MH/SUD MH/SUD MH/SUD MH/SUD Pediatric Oral and Vision Care Pediatric Oral and Vision Care Pregnancy, Maternity, and Newborn Care	Pgs. 9 & 21 Pgs. 11 Pg. 32 See AllKids Pediatric Dental Document Pgs. 26 - 27 Pgs. 8 & 22	Yes Yes Yes Yes No No Partial- Benefits differ for fertility
25 26 27 28 29 30	(Including Inpatient Treatment) Opioid Medically Assisted Treatment (MAT) Substance Use Disorders (Including Inpatient Treatment) Tele-Psychiatry Topical Anti-Inflammatory acute and chronic pain medication Pediatric Dental Care Pediatric Vision Coverage Maternity Service Outpatient Prescription Drugs	MH/SUD MH/SUD MH/SUD Pediatric Oral and Vision Care Pediatric Oral and Vision Care Pregnancy, Maternity, and Newborn Care Prescription drugs	Pgs. 9 & 21 Pgs. 11 Pg. 32 See AllKids Pediatric Dental Document Pgs. 26 - 27 Pgs. 8 & 22 Pgs. 29 - 34	Yes Yes Yes No No Partial- Benefits differ for fertility drugs

35	Diabetic Supplies for Treatment of Diabetes	Preventive and Wellness Services	Pgs. 31 - 32	Yes
36	Mammography - Screening	Preventive and Wellness Services	Pgs. 12, 15, & 24	Yes
37	Osteoporosis - Bone Mass Measurement	Preventive and Wellness Services	Pgs. 12 & 16	Yes
38	Pap Tests/ Prostate- Specific Antigen Tests/ Ovarian Cancer Surveillance Test	Preventive and Wellness Services	Pg. 16	Yes
39	Preventive Care Services	Preventive and Wellness Services	Pg. 18	Yes
40	Sterilization (women)	Preventive and Wellness Services	Pgs. 10 & 19	Yes
41	Chiropractic & Osteopathic Manipulation	Rehabilitative and Habilitative Services and Devices	Pgs. 12 - 13	Partial – Benefits are limited to 20 visits per calendar year.
42	Habilitative and Rehabilitative Services	Rehabilitative and Habilitative Services and Devices	Pgs. 8, 9, 11, 12, 22, & 35	Yes

Special Note: Under Pub. Act 102-0104, eff. July 22, 2021, any EHBs listed above that are clinically appropriate and medically necessary to deliver via telehealth services must be covered in the same manner as when those EHBs are delivered in person.

Official plan documents, policies and certificates of insurance contain the details, conditions, maximum benefit levels and restrictions on benefits. These documents govern your benefits program. If there is any conflict, the official documents prevail. These documents are available upon request through the Human Resources Department. Information provided in this disclosure is not a guarantee of benefits.

Illinois Essential Health Benefit Disclosure

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Employer State of Situs:	California
Name of Issuer:	Allied/BSBC
Plan Marketing Name:	PPO Plan
Plan Year:	2026

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25	Substance Use Disorders (Including Inpatient Treatment)	MH/SUD	Pgs. 9 & 21	Yes
26	Tele-Psychiatry	MH/SUD	Pg. 11	Yes
27	Topical Anti-Inflammatory acute and chronic pain medication	MH/SUD	Pg. 32	Yes
28	Pediatric Dental Care	Pediatric Oral and Vision Care	See AllKids Pediatric Dental Document	No
29	Pediatric Vision Coverage	Pediatric Oral and Vision Care	Pgs. 26 - 27	No
30	Maternity Service	Pregnancy, Maternity, and Newborn Care	Pgs. 8 & 22	Yes
31	Outpatient Prescription Drugs	Prescription drugs	Pgs. 29 - 34	Partial- Benefits differ for fertility drugs
32	Colorectal Cancer Examination and Screening	Preventive and Wellness Services	Pgs. 12 & 16	Yes
33	Contraceptive/Birth Control Services	Preventive and Wellness Services	Pgs. 13 & 16	Yes

34	Diabetes Self-Management Training and Education	Preventive and Wellness Services	Pgs. 11 & 35	Yes
35	Diabetic Supplies for Treatment of Diabetes	Preventive and Wellness Services	Pgs. 31 - 32	Yes
36	Mammography - Screening	Preventive and Wellness Services	Pgs. 12, 15, & 24	Yes
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38	Pap Tests/ Prostate- Specific Antigen Tests/ Ovarian Cancer Surveillance Test	Preventive and Wellness Services	Pg. 16	Yes
39	Preventive Care Services	Preventive and Wellness Services	Pg. 18	Yes
40	Sterilization (women)	Preventive and Wellness Services	Pgs. 10 & 19	Yes
41	Chiropractic & Osteopathic Manipulation	Rehabilitative and Habilitative Services and Devices	Pgs. 12 - 13	Partial-Benefits are limited to 12 visits per calendar year
42	Habilitative and Rehabilitative Services	Rehabilitative and Habilitative Services and Devices	Pgs. 8, 9, 11, 12, 22, & 35	Yes

Special Note: Under Pub. Act 102-0104, eff. July 22, 2021, any EHBs listed above that are clinically appropriate and medically necessary to deliver via telehealth services must be covered in the same manner as when those EHBs are delivered in person.

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